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Return of Private Foundation

or Section 4947(a)(1) Trust Treated as Private Foundation

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Information about Form 990-PF and its separate instructions is at www.irs.gov/form990pf.

2013

Open to Public Inspection

For calendar year 2013 or tax year beginning

, and ending

Name of foundation

EMIL E. KECK CHARITABLE TRUST

A Employer identification number

35-6434803

Number and street (or P.O. box number if mail is not delivered to street address)

OLD NATIONAL BANK, ONE MAIN STREET

Room/suite

B Telephone number

812-465-7268

City or town, state or province, country, and ZIP or foreign postal code

EVANSVILLE, IN 47708

C If exemption application is pending, check here ☐

G Check all that apply:

☐

Initial return

☐

Initial return of a former public charity

☐

Final return

☐

Amended return

☐

Address change

☐

Name change

D 1. Foreign organizations, check here ☐2. Foreign organizations meeting the 85% test, check here and attach computation ☐

H Check type of organization:

☒

Section 501(c)(3) exempt private foundation

☐ Section 4947(a)(1) nonexempt charitable trust☐

Other taxable private foundation

E If private foundation status was terminated under section 507(b)(1)(A), check here ☐

I Fair market value of all assets at end of year

J Accounting method:

☒

Cash

☐

Accrual

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐

(from Part II, col (c), line 16)

☐ Other (specify)

>\$ 3,262,498. (Part I, column (d) must be on cash basis)

Part I Analysis of Revenue and Expenses

(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a))

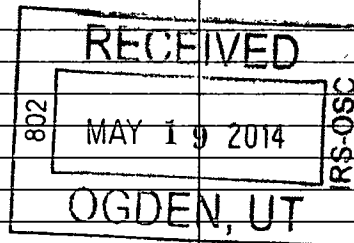
(a) Revenue and expenses per books

(b) Net investment income

(c) Adjusted net income

(d) Disbursements for charitable purposes (cash basis only)

Revenue	1 Contributions, gifts, grants, etc., received			N/A	
	2 Check ☒ if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	73,827.	73,827.		STATEMENT 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	193,004.			
	b Gross sales price for all assets on line 6a	828,244.			
	7 Capital gain net income (from Part IV, line 2)		193,004.		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
b Less Cost of goods sold					
c Gross profit or (loss)					
11 Other income					
12 Total. Add lines 1 through 11	266,831.	266,831.			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	29,488.	29,488.		0.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees	STMT 2	795.	0.	0.
	c Other professional fees				
	17 Interest				
	18 Taxes	STMT 3	3,779.	0.	0.
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses				
	24 Total operating and administrative expenses. Add lines 13 through 23	34,062.	29,488.		0.
	25 Contributions, gifts, grants paid	254,725.			254,725.
26 Total expenses and disbursements. Add lines 24 and 25	288,787.	29,488.		254,725.	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements	<21,956.>				
b Net investment income (if negative, enter -0-)		237,343.			
c Adjusted net income (if negative, enter -0-)			N/A		



Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only			
		Beginning of year	End of year		
		(a) Book Value	(b) Book Value	(c) Fair Market Value	
Assets	1 Cash - non-interest-bearing				
	2 Savings and temporary cash investments	130,337.	134,681.	134,681.	
	3 Accounts receivable ▶				
	Less: allowance for doubtful accounts ▶				
	4 Pledges receivable ▶				
	Less: allowance for doubtful accounts ▶				
	5 Grants receivable				
	6 Receivables due from officers, directors, trustees, and other disqualified persons				
	7 Other notes and loans receivable ▶				
	Less: allowance for doubtful accounts ▶				
	8 Inventories for sale or use				
	9 Prepaid expenses and deferred charges				
	10a Investments - U.S. and state government obligations				
	b Investments - corporate stock				
	c Investments - corporate bonds				
	11 Investments - land, buildings, and equipment basis ▶				
	Less accumulated depreciation ▶				
	12 Investments - mortgage loans				
	13 Investments - other STMT 4	2,507,262.	2,480,962.	3,127,817.	
	14 Land, buildings, and equipment: basis ▶				
	Less accumulated depreciation ▶				
	15 Other assets (describe ▶)				
	16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item 1)	2,637,599.	2,615,643.	3,262,498.	
	Liabilities	17 Accounts payable and accrued expenses			
		18 Grants payable			
19 Deferred revenue					
20 Loans from officers, directors, trustees, and other disqualified persons					
21 Mortgages and other notes payable					
22 Other liabilities (describe ▶)					
23 Total liabilities (add lines 17 through 22)		0.	0.		
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ☐ and complete lines 24 through 26 and lines 30 and 31.				
	24 Unrestricted				
	25 Temporarily restricted				
	26 Permanently restricted				
	Foundations that do not follow SFAS 117, check here ☒ and complete lines 27 through 31.				
	27 Capital stock, trust principal, or current funds	0.	0.		
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.		
	29 Retained earnings, accumulated income, endowment, or other funds	2,637,599.	2,615,643.		
30 Total net assets or fund balances	2,637,599.	2,615,643.			
31 Total liabilities and net assets/fund balances	2,637,599.	2,615,643.			

Part III Analysis of Changes in Net Assets or Fund Balances

1 Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	2,637,599.
2 Enter amount from Part I, line 27a	2	<21,956.>
3 Other increases not included in line 2 (itemize) ▶	3	0.
4 Add lines 1, 2, and 3	4	2,615,643.
5 Decreases not included in line 2 (itemize) ▶	5	0.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	2,615,643.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)		(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a PUBLICLY TRADED SECURITIES		P		
b				
c				
d				
e				
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)	
a 828,244.		635,240.	193,004.	
b				
c				
d				
e				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))	
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any		
a			193,004.	
b				
c				
d				
e				
2 Capital gain net income or (net capital loss)		{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 2		193,004.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c). If (loss), enter -0- in Part I, line 8		{ 3		N/A

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank.

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

☐ Yes ☒ No

If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year; see the instructions before making any entries.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2012	52,662.	2,994,549.	.017586
2011	71,047.	2,219,298.	.032013
2010			
2009			
2008			

2 Total of line 1, column (d)	2	.049599
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	.024800
4 Enter the net value of noncharitable-use assets for 2013 from Part X, line 5	4	3,135,465.
5 Multiply line 4 by line 3	5	77,760.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	2,373.
7 Add lines 5 and 6	7	80,133.
8 Enter qualifying distributions from Part XII, line 4	8	254,725.

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see instructions)

1a Exempt operating foundations described in section 4940(d)(2), check here ☐ and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary-see instructions)		1	2,373.
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☒ and enter 1% of Part I, line 27b			
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).			
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		2	0.
3 Add lines 1 and 2		3	2,373.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	0.
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		5	2,373.
6 Credits/Payments:			
a 2013 estimated tax payments and 2012 overpayment credited to 2013	6a	2,000.	
b Exempt foreign organizations - tax withheld at source	6b		
c Tax paid with application for extension of time to file (Form 8868)	6c		
d Backup withholding erroneously withheld	6d		
7 Total credits and payments. Add lines 6a through 6d	7	2,000.	
8 Enter any penalty for underpayment of estimated tax. Check here ☐ if Form 2220 is attached	8		
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	373.	
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10		
11 Enter the amount of line 10 to be: Credited to 2014 estimated tax ☐ Refunded ☐	11		

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
1b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for the definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.		X
1c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. \$ 0. (2) On foundation managers. \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. \$ 0.		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T.		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?		X
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <u>IN</u>		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

N/A

Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	

Website address ► N/A

14 The books are in care of ► OLD NATIONAL TRUST COMPANY Telephone no. ► 812-465-7268
 Located at ► ONE MAIN STREET, EVANSVILLE, IN ZIP+4 ► 47708

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year
 ► 15 N/A

16 At any time during calendar year 2013, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?
 See the instructions for exceptions and filing requirements for Form TD F 90-22.1. If "Yes," enter the name of the foreign country ►

16	Yes	No
		X

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

	Yes	No
1a During the year did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	☐ Yes ☒ No	
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	☐ Yes ☒ No	
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes ☒ No	
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☐ Yes ☒ No	
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	☐ Yes ☒ No	
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	☐ Yes ☒ No	
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here	<u>N/A</u>	1b
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2013?		1c X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):		
a At the end of tax year 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013?	☐ Yes ☒ No	
If "Yes," list the years ►		
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.)	<u>N/A</u>	2b
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ►		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	☐ Yes ☒ No	
b If "Yes," did it have excess business holdings in 2013 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969; (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2013)	<u>N/A</u>	3b
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		4a X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2013?		4b X

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Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)

5a During the year did the foundation pay or incur any amount to:

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?

☐ Yes ☒ No

(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?

☐ Yes ☒ No

(3) Provide a grant to an individual for travel, study, or other similar purposes?

☐ Yes ☒ No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)?

☐ Yes ☒ No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?

☐ Yes ☒ No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?

N/A

5b

Organizations relying on a current notice regarding disaster assistance check here

☒

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?

N/A

☐ Yes ☐ No

If "Yes," attach the statement required by Regulations section 53.4945-5(d).

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?

☐ Yes ☒ No

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?

6b

X

If "Yes" to 6b, file Form 8870.

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?

☐ Yes ☒ No

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?

N/A

7b

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation.

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
OLD NATIONAL TRUST COMPANY	TRUSTEE			
ONE MAIN STREET				
EVANSVILLE, IN 47708	1.00	29,488.	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1). If none, enter "NONE."

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				

Total number of other employees paid over \$50,000

0

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)**3** Five highest-paid independent contractors for professional services. If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		

Total number of others receiving over \$50,000 for professional services

0

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.

	Expenses
1 CHARITABLE SUPPORT TO LUTHERAN CHILD AND FAMILY SERVICES	
	84,910.
2 CHARITABLE SUPPORT TO BETHESDA LUTHERAN HOME	
	84,910.
3 CHARITABLE SUPPORT TO LUTHERAN SPECIAL EDUCATION MINISTRY	
	84,905.
4	

Part IX-B Summary of Program-Related Investments

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.

	Amount
1 N/A	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3	0.

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Part X**Minimum Investment Return** (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	3,088,082.
b	Average of monthly cash balances	1b	95,131.
c	Fair market value of all other assets	1c	0.
d	Total (add lines 1a, b, and c)	1d	3,183,213.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	3,183,213.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	47,748.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	3,135,465.
6	Minimum investment return. Enter 5% of line 5	6	156,773.

Part XI**Distributable Amount** (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ☐ and do not complete this part.)

1	Minimum investment return from Part X, line 6	1	156,773.
2a	Tax on investment income for 2013 from Part VI, line 5	2a	2,373.
b	Income tax for 2013. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	2,373.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	154,400.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	154,400.
6	Deduction from distributable amount (see instructions)	6	0.
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	154,400.

Part XII**Qualifying Distributions** (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	254,725.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	254,725.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	2,373.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	252,352.

Note. The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2012	(c) 2012	(d) 2013
1 Distributable amount for 2013 from Part XI, line 7				154,400.
2 Undistributed income, if any, as of the end of 2013				
a Enter amount for 2012 only			95,325.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2013:				
a From 2008				
b From 2009				
c From 2010				
d From 2011				
e From 2012				
f Total of lines 3a through e	0.			
4 Qualifying distributions for 2013 from Part XII, line 4: ▶ \$ 254,725.				
a Applied to 2012, but not more than line 2a			95,325.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2013 distributable amount				154,400.
e Remaining amount distributed out of corpus	5,000.			
5 Excess distributions carryover applied to 2013 (If an amount appears in column (d), the same amount must be shown in column (a).)	0.			0.
6 Enter the net total of each column as indicated below:				
a Corpus: Add lines 3f, 4c, and 4e. Subtract line 5	5,000.			
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2012. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2013. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2014				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3)	0.			
8 Excess distributions carryover from 2008 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a	5,000.			
10 Analysis of line 9:				
a Excess from 2009				
b Excess from 2010				
c Excess from 2011				
d Excess from 2012				
e Excess from 2013	5,000.			

N/A

- b. Check box to indicate whether the foundation is a private operating foundation described in section

☐ 4942(1)(3) or ☐ 4942(1)(5)

- (4) Gross investment income**

[illegible]

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:

Part XV Supplementary Information (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
BETHESDA LUTHERAN HOME	N/A	PUBLIC CHARITY	CHARITABLE SUPPORT	84,910.
LUTHERAN CHILD AND FAMILY SERVICES	N/A	PUBLIC CHARITY	CHARITABLE SUPPORT	84,910.
LUTHERAN SPECIAL EDUCATION MINISTRY	N/A	PUBLIC CHARITY	CHARITABLE SUPPORT	84,905.
Total			▶ 3a	254,725.
b Approved for future payment				
NONE				
Total			▶ 3b	0.

Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

		Yes	No
1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?		
	a Transfers from the reporting foundation to a noncharitable exempt organization of:		
	(1) Cash		X
	(2) Other assets		X
	b Other transactions:		
	(1) Sales of assets to a noncharitable exempt organization		X
	(2) Purchases of assets from a noncharitable exempt organization		X
	(3) Rental of facilities, equipment, or other assets		X
	(4) Reimbursement arrangements		X
	(5) Loans or loan guarantees		X
(6) Performance of services or membership or fundraising solicitations		X	
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees		X	
d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.			

[illegible]

- 2a** Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ☐ Yes ☒ No
- b** If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

**Sign
Here**

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, this return and accompanying schedules and statements are true and correct. This declaration is based on all information of which preparer has any knowledge.

and belief, it is true, complete and complete. Declaration of pre-emptive power over the

Signature of officer or trustee James H. Hays **AK**

Date _____

Title

May the IRS discuss this return with the preparer shown below (see instr)?

☒ Yes ☐ No

**Paid
Preparer
Use Only**

Print/Type preparer's name

KYLE P. WANINGER,
CPA

Preparer's signature

KYLE P. WANINGER,	05/07/14
-------------------	----------

Date

05/07/14

Check ☐ self-employed

PTIN

P01066679

Firm's name ► **KEMPER CPA GROUP LLP**

Firm's EIN ► 37-0818432

Firm's address ► 7200 EAGLE CREST BLVD
EVANSVILLE, IN 47715

Phone no. (812) 421-8000

Form **990-PF** (2013)

FORM 990-PF	DIVIDENDS AND INTEREST FROM SECURITIES	STATEMENT	1
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SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
VARIOUS	73,827.	0.	73,827.	73,827.	
TO PART I, LINE 4	73,827.	0.	73,827.	73,827.	

FORM 990-PF	ACCOUNTING FEES	STATEMENT	2
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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ACCOUNTING FEES	795.	0.		0.
TO FORM 990-PF, PG 1, LN 16B	795.	0.		0.

FORM 990-PF	TAXES	STATEMENT	3
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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
TAXES PAID	3,779.	0.		0.
TO FORM 990-PF, PG 1, LN 18	3,779.	0.		0.

FORM 990-PF	OTHER INVESTMENTS	STATEMENT	4
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DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
SCHEDULE ATTACHED	COST	2,480,962.	3,127,817.
TOTAL TO FORM 990-PF, PART II, LINE 13		2,480,962.	3,127,817.

32-0054-01-8 EMIL E KECK CHARITABLE TRU AS OF DATE: 12/31/13

CUSIP NUMBER	SECURITY DESCRIPTION	UNITS	CARRYING VALUE	PRICE DATE	MARKET VALUE
G97822-10-3	PERRIGO CO PLC	360.000	54,793.80	153.460 12/31/2013	55,245.60
002824-10-0	ABBOTT LABS	659.000	17,397.45	38.330 12/31/2013	25,259.47
00287Y-10-9	ABBVIE INC	659.000	18,832.47	52.810 12/31/2013	34,801.79
012653-10-1	ALBEMARLE CORP	309.000	14,735.85	63.390 12/31/2013	19,587.51
018490-10-2	ALLERGAN INC COM	471.000	44,113.17	111.080 12/31/2013	52,318.68
037833-10-0	APPLE INC	136.000	54,391.59	561.020 12/31/2013	76,298.72
054303-AW-2	AVON PRODS INC NT 6.50% DTD 03/02/2009 DUE 03/01/2019 CALLABLE	25,000.000	25,625.00	109.179 12/31/2013	27,294.75
126650-10-0	CVS/CAREMARK CORP	298.000	17,691.66	71.570 12/31/2013	21,327.86
14912L-4E-8	CATERPILLAR FINL SVCS CORP 7.15% 02/15/2019	25,000.000	25,750.00	122.923 12/31/2013	30,730.75
166764-10-0	CHEVRON CORP	370.000	40,516.35	124.910 12/31/2013	46,216.70
171340-10-2	CHURCH & DWIGHT INC	492.000	21,361.43	66.280 12/31/2013	32,609.76
17275R-AE-2	CISCO SYS INC SR NT 4.95% DTD 02/17/2009 DUE 02/15/2019 CALLABLE	25,000.000	24,902.50	112.483 12/31/2013	28,120.75
172967-42-4	CITIGROUP INC	706.000	23,226.85	52.110 12/31/2013	36,789.66
191216-AM-2	COCA COLA CO SR NT 4.875% DTD 03/06/2009 DUE 03/15/2019 CALLABLE	50,000.000	50,100.00	112.100 12/31/2013	56,050.00
20825C-10-4	CONOCOPHILLIPS	595.000	40,815.75	70.650 12/31/2013	42,036.75
22160K-10-5	COSTCO WHSL CORP NEW	258.000	21,683.03	119.020 12/31/2013	30,707.16

32-0054-01-8 EMIL E KECK CHARITABLE TUN AS OF DATE: 12/31/13

CUSIP NUMBER	SECURITY DESCRIPTION	UNITS	CARRYING VALUE	PRICE DATE	MARKET VALUE
235851-10-2	DANAHER CORP	717.000	33,635.71	77.200 12/31/2013	55,352.40
25490A-30-9	DIRECTV	690.000	30,915.03	69.060 12/31/2013	47,651.40
262028-30-1	DRIEHAUS EMERGING MKTS GROWTH FD #3	3,131.164	90,837.26	32.530 12/31/2013	101,856.76
269858-30-4	EAGLE SMALL CAP GROWTH CL I FD #3933	906.120	37,370.21	58.150 12/31/2013	52,690.88
278642-10-3	EBAY INC	610.000	33,223.47	54.865 12/31/2013	33,467.65
287560-AX-4	ELKHART IND PK DIST TAXABLE PK DIS BDS 2009B TAXABLE 4.15% DTD 12/17/2009 DUE 07/01/2015 NON-CALLABLE	30,000.000	30,000.00	104.114 12/31/2013	31,234.20
287560-BR-6	ELKHART IND PK DIST TAXABLE PK DIS BDS 2009B TAXABLE 5.90% DTD 12/17/2009 DUE 07/01/2024 CALLABLE	25,000.000	25,000.00	104.712 12/31/2013	26,178.00
291011-10-4	EMERSON ELEC CO	574.000	25,173.19	70.180 12/31/2013	40,283.32
313378-J7-7	FED HOME LN BK 1.875% 03/13/2020	50,000.000	49,479.00	96.542 12/31/2013	48,271.00
3134G4-AS-7	FED HOME LN MTG 3% 06/27/2023	50,000.000	49,939.77	93.989 12/31/2013	46,994.50
314172-26-3	FEDERATED CLOVER SMALL VALUE CL IS FD #659	1,790.099	36,195.42	25.970 12/31/2013	46,488.87
354513-10-1	FRANKLIN RES INC	562.000	23,416.25	57.730 12/31/2013	32,444.26
36962G-3H-5	GE CAP CORP 5.625% 09/15/2017	50,000.000	50,000.00	113.760 12/31/2013	56,880.00
377372-AD-9	GLAXOSMITHKLINE CAP INC GTD NT 5.65% DTD 05/13/2008 DUE 05/15/2018 CALLABLE	50,000.000	50,301.00	115.114 12/31/2013	57,557.00
38141G-10-4	GOLDMAN SACHS	184.000	19,786.56	177.260 12/31/2013	32,615.84
38141W-32-3	GOLDMAN SACHS FINANCIAL SQUARE TREASURY OBLIGATION #468	134,681.090	134,681.09	1.000 12/31/2013	134,681.09

32-0054-01-8 EMIL E KECK CHARITABLE TRUST AS OF DATE: 12/31/13

CUSIP NUMBER	SECURITY DESCRIPTION	UNITS	CARRYING VALUE	PRICE DATE	MARKET VALUE
38141W-39-8	GOLDMAN SACHS MID CAP VALUE INSTL FD #864	4,273.232	143,261.30	44.430 12/31/2013	189,859.70
38142Y-40-1	GOLDMAN SACHS GROWTH OPPORTUNITIES CL I FD #1132	4,285.159	97,443.92	30.450 12/31/2013	130,483.09
46625H-AX-8	JPMORGAN CHASE & CO 5.25% 05/01/2015	30,000.000	27,120.60	105.546 12/31/2013	31,663.80
46625H-10-0	JPMORGAN CHASE & CO	889.000	30,002.70	58.480 12/31/2013	51,988.72
516228-PN-7	LANSE CREUSE MICH PUB SCHS SCH BLDG AND SITE BDS 2010B TAXABLE 5.482% DTD 05/18/2010 DUE 05/01/2021 CALLABLE	50,000.000	51,468.50	101.468 12/31/2013	50,734.00
580135-10-1	MCDONALDS CORP	206.000	7,893.60	97.030 12/31/2013	19,988.18
59018Y-TZ-4	MERRILL LYNCH 5.45% 07/15/2014	50,000.000	50,500.00	102.596 12/31/2013	51,298.00
59156R-10-8	METLIFE INC	733.000	24,696.76	53.920 12/31/2013	39,523.36
59217E-BW-3	METROPOLITAN LIFE GLOBAL FDG I MEDIUM TERM NTS TRANCHE # TR 00045 5.125% DTD 06/10/2009 DUE 06/10/2014	50,000.000	50,000.00	102.072 12/31/2013	51,036.00
606092-EY-6	MISSOURI JT MUN ELEC UTIL COMM PWR PROJ EV BDS 2009 B TAXABLE 4.693% DTD 12/17/2009 DUE 01/01/2016 CALLABLE	25,000.000	25,300.00	104.280 12/31/2013	26,070.00
655044-10-5	NOBLE ENERGY INC	426.000	17,638.54	68.110 12/31/2013	29,014.86
68389X-10-5	ORACLE CORP	868.000	25,088.00	38.260 12/31/2013	33,209.68
717081-10-3	PFIZER INC	1,575.000	42,335.29	30.630 12/31/2013	48,242.25
74005P-10-4	PRAXAIR INC	175.000	17,577.25	130.030 12/31/2013	22,755.25
74432Q-AD-7	PRUDENTIAL FINL INC MEDIUM TERM NTS BOOK ENTRY TRANCHE # TR 00004 4.75% DTD 04/01/2004 DUE 04/01/2014	25,000.000	24,527.75	101.059 12/31/2013	25,264.75

32-0054-01-8 EMIL E KECK CHARITABLE TUV AS OF DATE: 12/31/13

CUSIP NUMBER	SECURITY DESCRIPTION	UNITS	CARRYING VALUE	PRICE DATE	MARKET VALUE
747525-10-3	QUALCOMM INC	702.000	38,380.22	74.250 12/31/2013	52,123.50
74762E-10-2	QUANTA SVCS INC	680.000	18,065.72	31.560 12/31/2013	21,460.80
806857-10-8	SCHLUMBERGER LTD	443.000	33,892.26	90.110 12/31/2013	39,918.73
81369Y-30-8	SELECT SECTOR SPDR CONSUMER STAPLES	518.000	17,487.68	42.980 12/31/2013	22,263.64
81369Y-40-7	SELECT SECTOR SPDR CONSUMER DISCRETIONARY	592.000	28,917.65	66.830 12/31/2013	39,563.36
81369Y-70-4	SELECT SECTOR SPDR INDUSTRIAL ETF	1,123.000	51,764.46	52.260 12/31/2013	58,687.98
81369Y-88-6	SELECT SECTOR SPDR TR UTILS	484.000	17,523.89	37.970 12/31/2013	18,377.48
844816-AE-8	SW DUBOIS CNTY IN SBC REV TAXBL 5.33% 07/10/2025-2021	40,000.000	40,000.00	107.087 12/31/2013	42,834.80
858912-10-8	STERICYCLE INC	233.000	19,652.27	116.170 12/31/2013	27,067.61
872540-10-9	TJX CO INC	558.000	15,782.69	63.730 12/31/2013	35,561.34
87612E-10-6	TARGET CORP	586.000	30,547.47	63.270 12/31/2013	37,076.22
883556-10-2	THERMO FISHER SCIENTIFIC INC	433.000	23,480.66	111.350 12/31/2013	48,214.55
885215-56-6	THORNBURG INTL VALUE CL I FD #209	3,353.205	83,590.94	32.060 12/31/2013	107,503.75
922908-55-3	VANGUARD REIT ETF	1,005.000	57,148.83	64.560 12/31/2013	64,882.80
922908-74-4	VANGUARD VALUE ETF	553.000	39,020.62	76.390 12/31/2013	42,243.67
926744-AY-9	VIGO CNTY IND REDEV AUTH ECONO REF BDS TAXABLE 5.30% DTD 07/28/2005 DUE 02/01/2021 CALLABLE	50,000.000	48,100.00	103.422 12/31/2013	51,711.00
92826C-83-9	VISA INC CL A	279.000	25,268.04	222.680 12/31/2013	62,127.72

32-0054-01-8 EMIL E KECK CHARITABLE TUV AS OF DATE: 12/31/13

CUSIP NUMBER	SECURITY DESCRIPTION	UNITS	CARRYING VALUE	PRICE DATE	MARKET VALUE
928563-40-2	VMWARE INC CL A	411.000	36,529.60	89.710 12/31/2013	36,870.81
931142-10-3	WALMART STORES INC	353.000	17,351.04	78.690 12/31/2013	27,777.57
931422-10-9	WALGREEN CO	454.000	16,229.40	57.440 12/31/2013	26,077.76
949746-NX-5	WELLS FARGO & CO 5.625% 12/11/2017	30,000.000	27,570.00	114.620 12/31/2013	34,386.00
949746-10-1	WELLS FARGO & CO NEW	1,153.000	29,399.14	45.400 12/31/2013	52,346.20
94980V-AA-6	WELLS FARGO BK NATL ASSN SB NT ACRD 4.75% DTD 02/07/2005 DUE 02/09/2015 NON-CALLABLE	50,000.000	49,195.00	104.493 12/31/2013	52,246.50

TOTAL HOLDINGS	2,615,642.65	3,262,498.51
TOTAL INCOME CASH	210,386.94-	210,386.94-
TOTAL PRINCIPAL CASH	210,386.94	210,386.94
TOTAL ACCOUNT	2,615,642.65	3,262,498.51
	<u>1311 681.09</u>	<u>1311 681.09</u>
	<u>2,480,941.56</u>	<u>3,127,817.42</u>